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To: The United States Patent and Trademark Office

From: Raymond A. Joao, Esq.

Date: August 26, 2007

Fax No.: 571-273-8300


No. Pages: 4 (including cover)

Re: INFORMATION DISCLOSURE STATEMENT - U.S. Patent
Application Serial No. 09/391,335

To Whom It May Concern:

Please find transmitted herewith an INFORMATION DISCLOSURE
STATEMENT for filing in the above-identified application.

Respectfully Submitted,

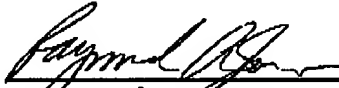


Raymond A. Joao

Reg. No. 35,907

AUG 27 2007

I hereby certify that this correspondence is being transmitted via facsimile transmission to the United States Patent and Trademark Office at 571-273-8300 on August 26, 2007.


Raymond A. Joao

RJ026

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANT : RAYMOND A. JOAO
SERIAL NO. : 09/391,335
FILED : SEPTEMBER 7, 1999
FOR : APPARATUS AND METHOD FOR PROVIDING EMPLOYEE
BENEFITS AND/OR EMPLOYEE BENEFITS
INFORMATION
EXAMINER : C. GILLIGAN
GROUP : 3626

Mail Stop Amendment
Commissioner For Patents
P.O. Box 1450
Alexandria, VA 22313-1450

INFORMATION DISCLOSURE STATEMENT

Sir:

Pursuant to 37 C.F.R. §1.97 and §1.98, Applicant respectfully requests that the document listed on the attached INFORMATION DISCLOSURE STATEMENT BY APPLICANT form (Substitute for form 1449/PTO) (1 page) be made of record and be

considered in connection with the examination of this application.

Applicant respectfully submits that no fee is due with this Information Disclosure Statement as it is being filed before the mailing of a first Office Action on the merits in the above-identified continued examination application.

Entry of this Information Disclosure Statement is respectfully requested.

Respectfully Submitted,



Raymond A. Joao
Reg. No. 35,907

Encl.: - INFORMATION DISCLOSURE STATEMENT BY APPLICANT
Form (Substitute for form 1449/PTO) (1 page)

August 26, 2007

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